

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION**

IN RE:

Everado Chaidez
Carmen Chaidez

Debtor(s)

Case No.: 08 B 16080

Chapter: 13

Judge John H. Squires

NOTICE OF POST PETITION OBLIGATIONS DUE

TO: Glenn B. Stearns, Chapter 13 Trustee, 4343 Commerce Court, Suite 120, Lisle, IL 60532
Everado Chaidez, Carmen Chaidez, Debtor(s), 1 S 164 Winthrop Lane, Villa Park, IL 60181
Richard S. Bass, Attorney for Debtor(s), 2021 Midwest Road, Oakbrook, IL 60521

You are hereby notified that BAC HOME LOANS SERVICING, L.P. has made post-petition advances of \$445.00 in relation to the mortgage it services and these amounts have been added to the note and mortgage obligation pursuant to the terms of the note and mortgage.

You are hereby notified that debtor(s) is(are) due to BAC HOME LOANS SERVICING, L.P. for the contractual mortgage payment due 09/01/10. As of 10/12/10, Debtor owes for the 09/01/10 through 10/01/10 post-petition mortgage payments, with the 11/01/10 coming due and \$435.57 in suspense. The current mortgage payment amount due each month is \$1,559.89. As Debtor has failed to maintain post-petition payments, the current provision of the plan regarding reinstatement does not apply and any outstanding pre-petition amounts also remain due.

Pursuant to the terms of the confirmed plan, if no challenge to these advances is made by motion filed with the court and served on the undersigned and the trustee within thirty days of this notice or by 01/01/11, BAC HOME LOANS SERVICING, L.P.'s rights to collect these amounts will remain unaffected.

PROOF OF SERVICE

The undersigned, an attorney, hereby certifies that I have served a copy of this Notice upon the parties listed above, by causing same to be mailed in a properly addressed envelope, postage prepaid, from 7140 Monroe Street, Willowbrook, IL 60527, before the hour of 5:00 PM on December 2, 2010.

/s/ Maria Georgopoulos
Attorney for Creditor

Berton J. Maley ARDC#6209399
Gloria C. Tsotsos ARDC# 6274279
Jose G. Moreno ARDC#6229900
Rachael A. Stokas ARDC#6276349
Peter C. Bastianen ARDC#6244346
Joel P. Fonferko ARDC#6276490
Maria A. Georgopoulos ARDC#6281450
Cari A. Kauffman ARDC#6301778

Codilis & Associates, P.C.

15W030 North Frontage Road, Suite 100

Burr Ridge, IL 60527

(630) 794-5300

C&A FILE (14-08-19821)

NOTE: This law firm is deemed to be a debt collector.